



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/047,917	01/14/2002		1DATA.054A

20995  
KNOBBE MARTENS OLSON & BEAR LLP  
620 NEWPORT CENTER DRIVE  
SIXTEENTH FLOOR  
NEWPORT BEACH, CA 92660



CONFIRMATION NO. 2503  
FORMALITIES LETTER  
\*OC000000007549951\*

Date Mailed: 02/28/2002

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION**

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 740 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$198.  
    ▪ \$198 for 11 total claims over 20.
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1068.

05/06/2002 BABRAHA1 00000100 10047917

01 FC:101	740.00 OP
02 FC:105	130.00 OP
03 FC:103	198.00 OP

*A copy of this notice **MUST** be returned with the reply.*

*WIkorome*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

**COPY OF PAPERS  
ORIGINALLY FILED**



27

PATENT

Case Docket No. 1DATA.054A  
Date: April 29, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.  
App. No. : 10/047,917  
Filed : January 14, 2002  
For : SYSTEM AND METHOD FOR  
OVERTURNING OF RISK  
EVALUATION PERFORMED  
BY RISK MODEL TO  
CONTROL FINANCIAL RISK  
Group Art Unit : 2166

I hereby certify that this correspondence and all marked  
attachments are being deposited with the United States  
Postal Service as first class mail in an envelope addressed  
to: United States Patent and Trademark Office, P.O. Box  
2327, Arlington, VA 22202, on

April 29, 2002  
(Date)

Kirk E. Pastorian, Reg. No. 48,756

TRANSMITTAL LETTER

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

ATTENTION: BOX MISSING PARTS

Dear Sir:

In response to the Notice to File Missing Parts of Application Under 37 CFR 1.53(f),  
which was mailed by the Office on February 28, 2002, enclosed are:

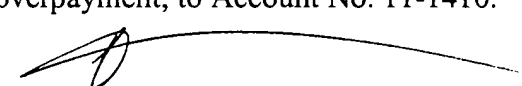
- (X) An executed Declaration by Inventors.
- (X) A Power of Attorney Form and Copy of Assignment.
- (X) A Notice to File Missing Parts.
- (X) Return prepaid postcard.

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ORIGINALLY FILED

(X) Fees as calculated below:

FILING FEE	\$ 938
FEE FOR EXTENSION OF TIME (LARGE ENTITY)	\$ 0
SURCHARGE 37 CFR 1.16(e)	\$ + 130
TOTAL OF ABOVE CALCULATIONS	\$ 1068
REDUCTION BY 1/2 FOR FILING BY SMALL ENTITY. Note 37 CFR 1.9, 1.27, 1.28. If applicable, verified statement must be attached. \$ - 0	
TOTAL FEES SUBMITTED HERewith	\$ 1068

- (X) A check in the amount of \$1068.00 to cover the above fees is enclosed.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment, to Account No. 11-1410.

  
Kirk E. Pastorian  
Registration No. 48,756  
Agent of Record